2004 MAR 25 AM 10: 54

WERNER CHRISTEN

RECORDER

Loan No. 999084012 Tax Id # 142007816017

FULL RECONVEYANCE

Joan H. Anderson, trustee under indenture executed by SCOTT M FOSTER and STACEY FOSTER, HUSBAND AND WIFE, trustor, and Mortgage Electronic Registration Systems, Inc., as nominee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR APLINE MORTGAGE as beneficiary, dated DECEMBER 12,2002 and recorded on December 18, 2002 as Book and Document # 1202/08509 of the official records of the County Clerk and Recorder of DOUGLAS County, Nevada, having been requested in writing by the holder of the obligation secured by said trust indenture to reconvey the estate granted to trustee. Under said trust indenture does hereby reconvey, release and remise to the person or persons legally entitled thereto, without warrenty of any kind, all the estate, title and interest aquired by trustee under said trust indenture.

LOT 27 BLOCK O AS SET FOURTH MAP OF SUNRIDGE HEIGHTS PHASE 7B AND 9 A PLANNED UNIT DEVELOPMENT RECORDED IN THE OFFICE OF DOUGLAS COUNTY RECORDER ON SEPTEMBER 5, 1995 IN BOOK 995 PAGE 410 AS DOC# 369825, AND BY A CERTIFICATE OF AMENDMENT RECORDED 08/14/1996 IN BOOK 896, PAGE 2588 AS DOC #294289

State of Michigan SS. County of Oakland

ON FEBRUARY 24,2004, before me, the undersiged, a notary public for the State of Michigan, personally appeared Joan H. Anderson, known to me to be the Vice President of the corporation described in and which executed the forgoing instrument and acknowledged to me that such corporation executed the same.

In witness whereof, I have hereunto set my hand and affixed by offical seal the day and year first herein above written.

Nelda J. Amador,

Notary Public /

My commission expires DECEMBER 29 2005

SEAL

NELDA J. AMADOR

Notary Public, Oakland County, MI

My Commission Expires Dec. 29, 2005

Mail Tax Statements To:

SCOTT M FOSTER STACEY FOSTER

3405 SUNRIDGE COURT

CARSON CITY, NV 89705

When Recorded Return To:

Mortgage Electronic Registration Systems, Inc. as nominee for Flagstar Bank, FSB 5151 Corporate Dr. TROY, MI 48098 Drafted by: Sabina Kerimov

0608302

BK 0304 PG 11891